

Information to identify the case:

Debtor 1	Robert F Kersellius	Social Security number or ITIN	xxx-xx-6576
	First Name Middle Name Last Name	EIN	--
Debtor 2	Yanrajita D Kersellius	Social Security number or ITIN	xxx-xx-3217
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-17033-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert F Kersellius

Yanrajita D Kersellius

5/14/21

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert F Kersellius
Yanrajita D Kersellius
Debtors

Case No. 16-17033-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: May 14, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Robert F Kersellius, Yanrajita D Kersellius, 14 Winding Brook Dr, Matawan, NJ 07747-7009
cr	+ Old Bridge Municipal Utilities Authority, Scarinci & Hollenbeck, LLC, c/o Joel R. Glucksman, Esq., 1100 Valley Brook Ave., P.O. Box 790 Lyndhurst, NJ 07071-0790
cr	+ Specialized Loan Servicing LLC, P.O. Box 60535, City of Industry, CA 91716-0535
cr	+ Specialized Loan Servicing LLC, as servicing agent, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
516375482	+ Bhanmatie Singh, 88-09 146th Street, Jamaica, NY 11435-3634
516115596	+ Essex County Court Special Civil Part, 50 West Market St, Newark, NJ 07102-1604
516115600	+ Mercer County Court, Special Civil Part, P.O. Box 8068, Trenton, NJ 08650-0068
516115601	+ Middlesex County Court Special Civil, PO Box 1146, New Brunswick, NJ 08903-1146
516115603	+ Monmouth County Court Special Civil Part, P.O. Box 1270, Freehold, NJ 07728-1270
516115604	+ New Jersey Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
516115605	+ Nissan Motor Acceptance, P.O. Box 660360, Dallas, TX 75266-0360
516115606	+ Ocwen Loan Servicing L, 12650 Ingenuity Dr, Orlando, FL 32826-2703
518429755	+ Old Bridge Municipal Utilities Authority, c/o Joel Glucksman, Esq., Scarinci & Hollenbeck, LLC, 1100 Valley Brook Avenue, Lyndhurst, New Jersey 07071-3620
516115607	+ Petro Inc, 55 Day Street, Norwalk, CT 06854-3733
516158470	+ Petro Inc., Mullooly Jeffrey Rooney Flynn, LLP, 6851 Jericho Tpke PO Box 9036, Syosset NY 11791-9036
516314978	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
516115608	+ Select Portfolio Svcin, Po Box 65250, Salt Lake City, UT 84165-0250
516115609	+ Shapiro & Denardo, LLC, 14000 Commerce Parkway, Suite B, Mount Laurel, NJ 08054-2242
516115610	+ Shapiro @ DeNardo, 14000 Commerce Parkway,, Suite B, Mount Laurel, NJ 08054-2242
516423160	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
516168687	+ U.S. Bank Cust/Pro Cap II, LLC, Gary C. Zeitz, LLC, 1101 Laurel Oak Road, Suite 170, Voorhees, NJ 08043-4381
516346524	U.S. Bank National Association, as Trustee, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
516375481	+ Wingate, Russotti, Shapiro, @ Halperin LLP, 420 Lexington Avenue, Suite 2750, New York, New York 10170-0023
516115615	+ Yellow Book Sales and Distribution, 398 RXR Plaza, Uniondale, NY 11556-0398

TOTAL: 24

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 14 2021 21:24:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 14 2021 21:24:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516167635	EDI: AIS.COM	May 15 2021 00:38:00	American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
516244068	EDI: AIS.COM	May 15 2021 00:38:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
516115595	+ EDI: DISCOVER.COM		

District/off: 0312-3

User: admin

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Date Rcvd: May 14, 2021

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		May 15 2021 00:33:00	Discover Bank, P.O. Box 3025, New Albany, OH 43054-3025
516115598	EDI: IRS.COM		
		May 15 2021 00:33:00	Internal Revenue Service, 44 South Clinton Ave, Trenton, NJ 08601
516115602	+ EDI: MID8.COM		
		May 15 2021 00:33:00	Midland Funding, LLC, PO Box 603, Oaks, PA 19456-0603
516115611	+ EDI: VERIZONCOMB.COM		
		May 15 2021 00:33:00	Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225
516115612	+ EDI: WFFC.COM		
		May 15 2021 00:33:00	Wells Fargo Bank, 1250 Montego Way, Walnut Creek, CA 94598-2875
516277427	EDI: WFFC.COM		
		May 15 2021 00:33:00	Wells Fargo Bank, N.A., C/O Wells Fargo Bank, N.A., as servicer, Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700
516115613	+ EDI: WFFC.COM		
		May 15 2021 00:33:00	Wells Fargo Hm Mortgag, Po Box 10335, Des Moines, IA 50306-0335
516115614	EDI: WFFC.COM		
		May 15 2021 00:33:00	Wells Fargo Home Mortgage, PO Box 14411, Des Moines, IA 50306-3411

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Specialized Loan Servicing LLC, as servicing agent, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
516115599	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Services, P.O. Box 9052, Andover, MA 01810-9052
516115597	*+	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
516423161	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com

District/off: 0312-3

User: admin

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Brian C. Nicholas

on behalf of Creditor U.S. Bank National Association as Trustee, in trust for the registered holders of MASTR Asset Backed Securities Trust 2003-WMC2, Mortgage Pass-Through Certificates, Series 2003-WMC2 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com

Denise E. Carlon

on behalf of Creditor U.S. Bank National Association as Trustee, in trust for the registered holders of MASTR Asset Backed Securities Trust 2003-WMC2, Mortgage Pass-Through Certificates, Series 2003-WMC2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Elizabeth L. Wassall

on behalf of Creditor Wells Fargo Bank N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com

Elizabeth L. Wassall

on behalf of Creditor Specialized Loan Servicing LLC ewassall@logs.com
njbankruptcynotifications@logs.com;logsecf@logs.com

Francesca Ann Arcure

on behalf of Creditor Specialized Loan Servicing LLC as servicing agent for Wilmington Trust, National Association, as Successor Trustee to Citibank, N.A., as Trustee for Bear Stearns Asset Backed Securities Trust 2007-2, NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com

Joel R. Glucksman

on behalf of Creditor Old Bridge Municipal Utilities Authority jglucksman@sh-law.com rjoyce@sh-law.com

Kevin Gordon McDonald

on behalf of Creditor U.S. Bank National Association as Trustee, in trust for the registered holders of MASTR Asset Backed Securities Trust 2003-WMC2, Mortgage Pass-Through Certificates, Series 2003-WMC2 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Linda S. Fossi

on behalf of Creditor U.S. Bank Cust/Pro Cap II LLC lfossi@zeitlawfirm.com,
gzeitz@zeitlawfirm.com;cdillon@zeitlawfirm.com;rzeitz@zeitlawfirm.com

Matthew C. Waldt

on behalf of Creditor Select Portfolio Servicing Inc. mwaldt@milsteadlaw.com

Rebecca Ann Solarz

on behalf of Creditor U.S. Bank National Association as Trustee, in trust for the registered holders of MASTR Asset Backed Securities Trust 2003-WMC2, Mortgage Pass-Through Certificates, Series 2003-WMC2 rsolarz@kmlawgroup.com

Robert P. Saltzman

on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org

Yakov Rudikh

on behalf of Joint Debtor Yanrajita D Kersellius rudikhlawgroup@gmail.com
rudikhlawgroup@gmail.com;yruudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com

Yakov Rudikh

on behalf of Debtor Robert F Kersellius rudikhlawgroup@gmail.com
rudikhlawgroup@gmail.com;yruudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com

TOTAL: 15